

Next to Santa, Credit Manager Best Man to Know at Christmas

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"The American Banker"

A White Christmas is up to you! You can have that magical new range or refrigerator, even a complete new kitchen. Credit is the answer.

Credit, for the individual American, lies at the heart of American life today. Without time purchase plans, we would not have the cars, the refrigerators, furniture, television sets and household appliances which characterize most American homes today.

Credit for the individual American has become recognized as a proper way to help the family tide over financial emergencies or to obtain and enjoy good, hard, durable home appliances or improve-

ments while saving the money.

Serve Family Needs
To serve these family needs and desires, banks and other financial institutions have come forward since the turn of the century.

Along the way, we find department stores, furniture stores, credit unions and co-operatives, savings and loan institutions among the important credit grantors who honorably serve America's growing consumer credit needs.

Now, where should a person go for money to finance his White Christmas? Here is a bit of advice:

Get acquainted with the credit services offered by stores, loan companies, banks and other financial institutions in your community. Find out how each one oper-

ates, how much you will pay for their services and just what those services are. Are they merely going to hand over some money or some goods? What will they do to you if things get tough? Will they help you? Will your payment record be appreciated?

Good Reasons
You may not need credit or want to buy on time; yet, there are important reasons why you should establish a good credit record for yourself.

Who got nylons first when V-E and V-J days came along? Charge account customers. Why? The store operators knew the names and addresses of their charge-account customers and had no way of learning the names, let alone the addresses, of their cash customers. It's as simple as that.

Does the charge account or instalment buyer always get preference over the cash buyer? Not necessarily. Suppose you buy a television set for cash and your aerial needs fixing. The service you get will depend on the size and ability of your dealer's service organization. If that is good, there will be no delay in getting the aerial fixed.

There is one point to remember: If the dealer offers you a finance plan backed by a reputable bank or finance company, you can be sure that his service organization has been carefully examined and judged adequate to serve his customers. No bank or finance company wants to have payments held up because of a poor dealer service organization.

Even Without Snow, Homemaker Can Put White Christmas Into Meals, Gatherings at Yuletide

The weather man may not be able to provide a White Christmas out-of-doors. But clever homemakers can add the seasonal White Christmas touch to their holiday dinners with crushed ice.

The refrigerator of today, ready and able to supply this ice quickly and abundantly, joins with the range in helping Mom prepare the holiday meal.

"Ice can make an old-fashioned Christmas dinner sparkle with new eye appeal and appetite appeal," says the home economics institute of a leading concern. Their suggestions for use of ice are contained in the following menu they have

prepared for the holiday feast:

- Frozen Fruit Juice Appetizer
- Roast Tom Turkey
- Walnut Dressing
- Savory Gravy
- Orange Canded Sweet Potatoes
- New England Browned Potatoes
- Broccoli with Parmesan Cheese
- Spiced and Stuffed Relishes
- Cranberry Salad Stars
- Santa's Sundae-Special

The home economists suggest you use your favorite recipes for the turkey, dressing, potatoes, gravy and broccoli. Then use the following recipes for preparing and serving the other items on the menu:

Frozen Fruit Juice Appetizer
—Combine equal amounts of unsweetened grapefruit juice, orange juice and pineapple juice. Pour into shallow container and place in freezing unit of refrigerator for one hour, stirring every 20 minutes. Served in fruit juice glasses from a deep tray filled with frosty crushed ice.

Relishes Recipe
Spiced and Stuffed Relishes — Spiced apples, prunes or pears, watermelon pickles, sweet cucumber pickles and olives speared on toothpicks and tucked into a mound of crushed ice cubes or served on an ice-chilled platter make a different and delightful relish plate. For variety, add prunes or apricots stuffed with cream cheese and pineapple bits, olives stuffed cheese or nuts, and celery stuffed with peanut butter.

Cranberry Salad Stars
—Wash two cups cranberries. Add one cup cold water. Cook until tender. Add 1/2 cup sugar. Cook for five minutes. Soften in 1/2 cup cold water one tablespoon unflavored gelatin. Dissolve in hot cranberries. Add 1/4 teaspoon salt. Chill until mixture begins to thicken. Add 1/2 cup chopped pecans and 3/4 cup diced celery. Mix thoroughly. Pour into individual star-shaped molds, lightly oiled, and chill in refrigerator until firm. Unmold on lettuce cups. Serve on salad plates or dessert dishes set in deep serving dishes of crushed ice.



"Darling of Paris" is an RCA Victor high fidelity album featuring Miss Duylaine Guy, who was crowned as the toast of France by Louis Armstrong last year, despite the fact that Miss Guy and her glorious voice hail from Canada. This is one of the very few times that a French Canadian, conquered far-removed France in anything. She sings a delightful grouping of French tunes that I can't pronounce, let alone spell.

Memorable moments from Broadway and television are found in Columbia's album, "The Stingiest Man in Town," which is based on Dickens' "A Christmas Carol" in a remote sort of way, and starring Vic Damone, Johnny Desmond, The Four Lads, Patrice Munsel, Basil Rathbone and Robert Weede. It's Ebenezer Scrooge all over again—with eccentricities yet!

"Ellington at Newport" is a Columbia album recorded from an actual performance at the American Jazz Festival at Newport, Rhode Island, on July 7, 1956. Included is "Diminuendo and Crescendo in Blue" which turned into one of the most extraordinary moments in the history of this annual event. This triumph couldn't have happened to a nicer guy—Mr. Duke Ellington.

William Steinberg conducts the Pittsburgh Symphony Orchestra playing "Bruckner: Symphony No. 4 in E Flat (Romantic)" on a Capitol high fidelity album. This is the famous and monumental Fourth, the most popular of Anton Bruckner's symphonies. Your patient listening will be rewarded with glorious returns.

"Saint-Saens — Piano Concertos Nos. 2 and 4" is another Capitol of the World album with Jeanne-Marie Darze at the piano while Louis Fourstier conducts the National French Radio Orchestra. Camille Saint-Saens composed from the age of 15 until his death at the age of 86. His music has freshness, exuberance, gaiety and variety. Today, Miss Jeanne-Marie Darze is considered to be a peerless interpreter of Saint-Saens piano concertos.

Robert Irving conducts the Orchestra of the Royal Opera House, Covent Garden, in two brilliant RCA Victor high fidelity albums, "Delibes: Coppelia" and "Delibes: Sylvia." "Coppelia" was first performed in 1870 at the Paris Opera and the ballet was a great success from the start. This was the first ballet theme with toys that come to life, which has been used so often since then. "Sylvia" was first produced at the Paris Opera in 1876. The dance for the two lovers in the last act of this ballet is one of the most beautiful compositions ever written by Delibes.

"Dave Brubeck and Jay and Kai at Newport" is another Columbia album recorded in actual performance at the American Jazz Festival at Newport, R.I., on July 6, 1956. This grouping includes Brubeck and J. J. Johnson and Kai Windling. Both groups presented material not yet heard by the Newport audience. In this record, jazz fans will hear performances unmatched by previous offerings of these fine musicians.

Public Notice
Torrance Herald—622
NOTICE OF PUBLIC HEARING
A public hearing will be held before the Torrance Planning Commission on January 2, 1957 at 7:00 p. m. in the Council Chambers, City Hall, Torrance, on the following matter:
CASE NO. 424: Petition of Englewood Farms, Inc., 3400 Del Amo Boulevard, for a Variance and Conditional Permit to permit addition and alteration to present milk processing plant, per sketches submitted, on the following legally described property: All of Lot 42 and commencing at the NW corner of Lot 41; thence South 89' 00" East 200' 00"; thence South 0° 04' West to South line of Lot 41; thence West thereon 201' 00" to SW corner of Lot 41; thence North to beginning part of Lot 41; also the North 200' 00" of the East 198' of Lot 42, situated at 3400 Del Amo Boulevard, between Madrona and Amie in Land Use Zone A-1.
All persons interested in the above matter are requested to be present at the hearing or to submit their written approval or disapproval to the Secretary of the Planning Commission, City Hall, Torrance.
TORRANCE PLANNING COMMISSION
GEORGE C. POWELL,
Director.
8-Dec-56, 1956.

Season's Greetings

from all the family at the

Torrance Herald

- Robert Andre
- Roger Boedecker
- Esther Brumley
- Danny Bowman
- Reid Bundy
- David Burdick
- Ginny Candler
- Alva Clarke
- George Clarke
- Rodney Clarke
- Edna Cloyd
- Wayne Davis
- Margaret Dean
- Jay DeLany
- Aolia Fisher
- Maryan Foster
- Eleanor Gilbert
- Grant McMicken
- Lewis Marchetti
- David Martin
- Evelyn Moore
- Gene Nourse
- Glenn Pfeil
- Sam Phillips
- John Popovich
- Thomas Rische
- Gene Roberts
- Marvin Ross
- Ray Sloan
- Milton Svensk
- Charles Thomas
- Robert Thompson
- Wilma Tripp
- John Vallandingham
- Don Weston
- King Williams
- Howard Wixom

—AND THE 115 TORRANCE HERALD CARRIER BOYS

